

CONFIDENTIAL

Exhibit 3
Relevant Loan Pools in Hypothetical Clusters Per Plaintiff Proposed Sampling Protocol
Clusters With More Than One Relevant Loan Pool

Variable	Category	CLUSTER 1		CLUSTER 2	
		MARM 2005-8 (2-A-1)	MARM 2005-8 (3-A-1)	MARM 2007-3 (1-1A1 and 1-1A2)	MARM 2007-3 (2-1A1 and 2-1A2)
Total Number of Loans		2,435	835	2,154	785
Named Originator (First)		Countrywide Home Loans	Countrywide Home Loans	Countrywide Home Loans	Countrywide Home Loans
Vintage		2005	2005	2007	2007
FICO Score	Mean	721	715	706	695
CLTV	Mean	86.5%	83.0%	81.9%	74.6%
LTV	Mean	75.6%	75.4%	77.5%	72.9%
Loan Origination Date	Median	09/29/2005	09/22/2005	01/16/2007	01/17/2007
Loan Status	Current	28.3%	33.4%	30.1%	32.9%
	Default	28.4%	34.8%	51.3%	46.1%
	Prepaid	43.3%	31.8%	18.6%	21.0%
Documentation Type	Full	5.6%	0.1%	14.3%	7.3%
	Alternative	12.6%	0.0%	0.0%	0.0%
	Low/Other	81.8%	99.9%	85.7%	92.7%
Occupancy Type	Owner Occupied	62.6%	71.1%	77.9%	73.4%
	Non-Owner	27.5%	18.8%	17.1%	16.2%
	2nd Home	9.9%	10.1%	5.0%	10.4%
Property Type	Single Family/Townhouse	50.8%	45.5%	60.2%	72.7%
	PUD	26.5%	21.8%	14.9%	16.4%
	2-4 Unit	7.6%	6.7%	9.3%	4.3%
	Condominium/Ht-Risi	15.1%	26.0%	15.6%	6.5%
	Other	0.1%	0.0%	0.0%	0.0%
Originators	American Home Mortgage	19.0%	0.0%	0.0%	0.0%
	Chevy Chase Bank	0.0%	0.0%	5.0%	9.9%
	Countrywide Home Loans	42.9%	90.4%	58.8%	55.2%
	First Horizon	16.6%	0.0%	0.0%	0.0%
	Fremont Investment & Loan	0.0%	0.0%	0.0%	0.0%
	IndyMac Bank, F.S.B.	1.4%	0.0%	30.3%	34.9%
	New Century Mortgage Corp.	0.0%	0.0%	0.0%	0.0%
	Residential Funding Corp.	0.0%	0.0%	5.9%	0.0%
	WMC Mortgage Corp.	0.0%	0.0%	0.0%	0.0%
	Other ^[1]	2.2%	0.1%	0.0%	0.0%
	Missing	17.9%	9.5%	0.0%	0.0%
Loan Purpose	Purchase	74.3%	68.9%	28.1%	15.8%
	Refinance - Cash-Out	18.4%	22.4%	55.9%	73.4%
	Refinance - Rate	7.2%	8.7%	16.0%	10.8%
	Other	0.0%	0.0%	0.0%	0.0%
Geographic Distribution	AZ, CA, FL, or NV	42.4%	64.9%	56.5%	69.0%

Notes:

[1] Includes originators that make up less than 5 percent of any Relevant Loan Pool.

[2] The percent values for all variables except "Originator" represent the percent of loans with non-missing values. No Relevant Loan Pool is missing more than 3.2 percent of values for any one variable except for "Originator." The percent values for the "Originator" variable represent the percent of all loans in the Relevant Loan Pool, including loans for which originator is missing.

[3] The analysis relies upon the loan-level ABSNet database (May 2012 release) for loan characteristics and loan performance data (as of September 2011). The "Prime," "Alt-A," "Subprime," and "Neg-Am" classifications are based on the ABSNet loan variable "AssetClass." The loan tape files provided by Counsel for ARS1 2006-W3, MABS 2005-FRE1, MABS 2005-HE2, MARM 2005-8, MARM 2006-OA1, and MARM 2007-1 were used to reduce the amount of missing loan characteristic information.

[4] The Prospectus Supplement was used to determine that all loans in the relevant loan pools were originated by the same originator for ARS1 2006-W3, FHLT 2006-B, INABS 2005-C, INABS 2005-D, INABS 2006-D, INABS 2007-A, MABS 2005-FRE1, MABS 2006-FRE2, MABS 2006-NC2, MABS 2006-NC3, MABS 2006-WMC2, MABS 2006-WMC3, MABS 2006-WMC4, MABS 2005-WF1, and MABS 2007-WMC1.

Sources:

[1] ABSNet Loan data as of May 2012.

[2] Loan tape data provided by Counsel.

[3] Prospectus Supplement of at-issue Relevant Loan Pools.

Exhibit 3
Relevant Loan Pools in Hypothetical Clusters Per Plaintiff Proposed Sampling Protocol
Clusters With More Than One Relevant Loan Pool

Variable	Category	CLUSTER 3		CLUSTER 4	
		MABS 2006-FRE2 (A-I)	FHLT 2006-B (IA)	INABS 2005-C (AII)	INABS 2005-D (AII)
Total Number of Loans		1,456	1,457	1,999	2,529
Named Originator (First)		Fremont Investment & Loan	Fremont Investment & Loan	IndyMac Bank, F.S.B.	IndyMac Bank, F.S.B.
Vintage		2006	2006	2005	2005
FICO Score	Mean	618	626	608	615
CLTV	Mean	89.2%	92.2%	83.6%	85.9%
LTV	Mean	66.0%	64.8%	78.5%	78.7%
Loan Origination Date	Median	12/23/2005	06/06/2006	08/09/2005	10/12/2005
Loan Status	Current	12.5%	21.0%	19.3%	17.1%
	Default	43.5%	53.8%	30.9%	38.1%
	Prepaid	43.9%	25.2%	49.8%	44.8%
Documentation Type	Full	64.3%	68.9%	64.9%	59.3%
	Alternative	0.0%	0.0%	0.0%	0.0%
	Low/Other	35.7%	31.1%	35.1%	40.7%
Occupancy Type	Owner Occupied	91.1%	92.5%	93.4%	92.6%
	Non-Owner	8.2%	6.0%	5.3%	6.5%
	2nd Home	0.7%	1.5%	1.3%	0.9%
Property Type	Single Family/Townhouse	81.5%	85.2%	77.2%	74.2%
	PUD	1.4%	0.0%	10.6%	13.8%
	2-4 Unit	9.1%	7.3%	5.6%	4.5%
	Condominium/Hi-Rise	8.0%	7.5%	6.7%	7.5%
	Other	0.0%	0.0%	0.0%	0.0%
	American Home Mortgage	0.0%	0.0%	0.0%	0.0%
Originators	Chevy Chase Bank	0.0%	0.0%	0.0%	0.0%
	Countrywide Home Loans	0.0%	0.0%	0.0%	0.0%
	First Horizon	0.0%	0.0%	0.0%	0.0%
	Fremont Investment & Loan	100.0%	100.0%	0.0%	0.0%
	IndyMac Bank, F.S.B.	0.0%	0.0%	100.0%	100.0%
	New Century Mortgage Corp.	0.0%	0.0%	0.0%	0.0%
	Residential Funding Corp.	0.0%	0.0%	0.0%	0.0%
	WMC Mortgage Corp.	0.0%	0.0%	0.0%	0.0%
	Other ^[1]	0.0%	0.0%	0.0%	0.0%
	Missing	0.0%	0.0%	0.0%	0.0%
Loan Purpose	Purchase	43.0%	53.6%	28.4%	46.8%
	Refinance - Cash-Out	41.7%	41.9%	65.4%	48.6%
	Refinance - Rate	1.4%	2.2%	6.2%	4.6%
	Other	13.9%	2.3%	0.0%	0.0%
Geographic Distribution	AZ, CA, FL, or NV	21.2%	27.4%	22.7%	25.7%

Notes:

[1] Includes originators that make up less than 5 percent of any Relevant Loan Pool.

[2] The percent values for all variables except "Originator" represent the percent of loans with non-missing values. No Relevant Loan Pool is missing more than 3.2 percent of values for any one variable except for "Originator." The percent values for the "Originator" variable represent the percent of all loans in the Relevant Loan Pool, including loans for which originator is missing.

[3] The analysis relies upon the loan-level ABSNet database (May 2012 release) for loan characteristics and loan performance data (as of September 2011). The "Prime," "Alt-A," "Subprime," and "Neg-Am" classifications are based on the ABSNet loan variable "AssetClass." The loan tape files provided by Counsel for ARSI 2006-W3, MABS 2005-FRE1, MABS 2005-HE2, MARM 2005-8, MARM 2006-OA1, and MARM 2007-1 were used to reduce the amount of missing loan characteristic information.

[4] The Prospectus Supplement was used to determine that all loans in the relevant loan pools were originated by the same originator for ARSI 2006-W3, FHLT 2006-B, INABS 2005-C, INABS 2005-D, INABS 2006-D, INABS 2007-A, MABS 2005-FRE1, MABS 2006-FRE2, MABS 2006-NC2, MABS 2006-NC3, MABS 2006-WMC2, MABS 2006-WMC3, MABS 2006-WMC4, MABS 2005-WF1, and MABS 2007-WMC1.

Sources:

[1] ABSNet Loan data as of May 2012.

[2] Loan tape data provided by Counsel.

[3] Prospectus Supplement of at-issue Relevant Loan Pools.

Exhibit 3
Relevant Loan Pools in Hypothetical Clusters Per Plaintiff Proposed Sampling Protocol
Clusters With More Than One Relevant Loan Pool

Variable	Category	CLUSTER 5		CLUSTER 6		
		MABS 2006-NC2 (A-1)	MABS 2006-NC3 (A-1)	MABS 2006-WMC2 (A-1)	MABS 2006-WMC3 (A-1)	MABS 2006-WMC4 (A-1 and A-2)
Total Number of Loans		1,331	1,709	2,068	1,239	1,671
Named Originator (First)		New Century Mortgage Corp.	New Century Mortgage Corp.	WMC Mortgage Corp.	WMC Mortgage Corp.	WMC Mortgage Corp.
Vintage		2006	2006	2006	2006	2006
FICO Score	Mean	617	618	633	641	632
CLTV	Mean	88.2%	90.0%	93.6%	97.4%	92.4%
LTV	Mean	71.1%	69.7%	58.9%	59.9%	59.8%
Loan Origination Date	Median	05/08/2006	08/09/2006	02/09/2006	05/12/2006	06/26/2006
Loan Status	Current	21.9%	28.4%	11.8%	21.8%	21.7%
	Default	48.0%	49.9%	57.3%	58.7%	60.4%
	Prepaid	30.1%	21.8%	30.9%	19.5%	18.0%
Documentation Type	Full	60.1%	63.3%	37.9%	31.6%	37.5%
	Alternative	0.0%	0.0%	0.0%	0.0%	0.0%
	Low/Other	39.9%	36.7%	62.1%	68.4%	62.5%
Occupancy Type	Owner Occupied	78.4%	87.4%	95.6%	94.3%	91.4%
	Non-Owner	14.1%	8.0%	1.3%	0.7%	1.4%
	2nd Home	7.4%	4.7%	3.2%	5.0%	7.2%
Property Type	Single Family/Townhouse	74.2%	75.0%	69.0%	68.4%	67.6%
	PUD	11.6%	13.6%	13.4%	14.0%	12.9%
	2-4 Unit	6.5%	4.4%	6.0%	5.1%	4.7%
	Condominium/Hi-Rise	7.6%	7.0%	11.6%	12.5%	14.7%
	Other	0.0%	0.1%	0.0%	0.0%	0.0%
Originators	American Home Mortgage	0.0%	0.0%	0.0%	0.0%	0.0%
	Chevy Chase Bank	0.0%	0.0%	0.0%	0.0%	0.0%
	Countrywide Home Loans	0.0%	0.0%	0.0%	0.0%	0.0%
	First Horizon	0.0%	0.0%	0.0%	0.0%	0.0%
	Fremont Investment & Loan	0.0%	0.0%	0.0%	0.0%	0.0%
	IndyMac Bank, F.S.B.	0.0%	0.0%	0.0%	0.0%	0.0%
	New Century Mortgage Corp.	100.0%	100.0%	0.0%	0.0%	0.0%
	Residential Funding Corp.	0.0%	0.0%	0.0%	0.0%	0.0%
	WMC Mortgage Corp.	0.0%	0.0%	100.0%	100.0%	100.0%
	Other ^[1]	0.0%	0.0%	0.0%	0.0%	0.0%
	Missing	0.0%	0.0%	0.0%	0.0%	0.0%
Loan Purpose	Purchase	44.8%	41.2%	63.7%	63.4%	49.7%
	Refinance - Cash-Out	45.0%	46.8%	34.9%	35.0%	46.6%
	Refinance - Rate	10.2%	12.1%	1.4%	1.6%	3.7%
	Other	0.0%	0.0%	0.0%	0.0%	0.0%
Geographic Distribution	AZ, CA, FL, or NV	33.8%	28.6%	36.7%	26.2%	31.8%

Notes:

[1] Includes originators that make up less than 5 percent of any Relevant Loan Pool.

[2] The percent values for all variables except "Originator" represent the percent of loans with non-missing values. No Relevant Loan Pool is missing more than 3.2 percent of values for any one variable except for "Originator." The percent values for the "Originator" variable represent the percent of all loans in the Relevant Loan Pool, including loans for which originator is missing.

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Sources:

[1] ABSNet Loan data as of May 2012.

[2] Loan tape data provided by Counsel.

[3] Prospectus Supplement of at-issue Relevant Loan Pools.